

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Tracy I Banks

Debtor(s)

Case No. 08 B 23573

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2008.
- 2) The plan was confirmed on 12/18/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/15/2011.
- 5) The case was Completed on 03/22/2013.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$62,573.15.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,220.00
Less amount refunded to debtor	\$0.01

NET RECEIPTS: \$23,219.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,226.93
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,726.93

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Home Mortgage Servicing	Secured	97,659.09	95,661.51	95,661.51	0.00	0.00
American Home Mortgage Servicing	Secured	97,659.09	938.09	938.09	0.00	0.00
American Honda Finance Corporation	Secured	14,246.12	14,246.12	14,246.12	14,246.12	2,396.90
American Honda Finance Corporation	Unsecured	NA	0.00	0.00	0.00	0.00
Certified Services Inc	Unsecured	625.00	NA	NA	0.00	0.00
Citi Auto	Unsecured	25,770.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	2,150.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	860.00	2,092.50	2,092.50	302.51	0.00
East Bay Funding	Unsecured	883.00	901.54	901.54	130.34	0.00
ECast Settlement Corp	Unsecured	625.00	643.67	643.67	93.06	0.00
ECast Settlement Corp	Unsecured	833.00	861.39	861.39	124.53	0.00
Erie Insurance	Unsecured	NA	1,577.00	1,577.00	227.99	0.00
Household Finance	Unsecured	15,791.00	NA	NA	0.00	0.00
Illinois State Tollway	Unsecured	1,133.40	NA	NA	0.00	0.00
McKey & Poague Realtors	Secured	1,500.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	588.00	588.57	588.57	85.09	0.00
NCO Financial Systems	Unsecured	655.00	NA	NA	0.00	0.00
One Click Cash	Unsecured	550.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	386.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	NA	2,150.06	2,150.06	310.83	0.00
Robert J Adams & Associates	Priority	3,500.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	2,413.00	NA	NA	0.00	0.00
Uptown Cash	Unsecured	480.00	NA	NA	0.00	0.00
Vantium Capital Inc	Unsecured	NA	3,982.06	3,982.06	575.69	0.00
Washington Mutual Finance	Unsecured	1,673.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$95,661.51	\$0.00	\$0.00
Mortgage Arrearage	\$938.09	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,246.12	\$14,246.12	\$2,396.90
TOTAL SECURED:	\$110,845.72	\$14,246.12	\$2,396.90
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,796.79	\$1,850.04	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,726.93</u>
Disbursements to Creditors	<u>\$18,493.06</u>
TOTAL DISBURSEMENTS :	<u>\$23,219.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/16/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.